

# Cash Coordination Group (CCG)

Nepal Earthquake Response 2015



## **PRESENTATION TO THE SHELTER CLUSTER PARTNERS FORUM**

**WEDNESDAY 12. AUGUST**

# CCG – Nepal 2015



- What is CCG's responsibility?
- Where to report cash-related activities?
  - According to the objective
  - CCG tracking and mapping the Multi-Purpose Grant (MPG)

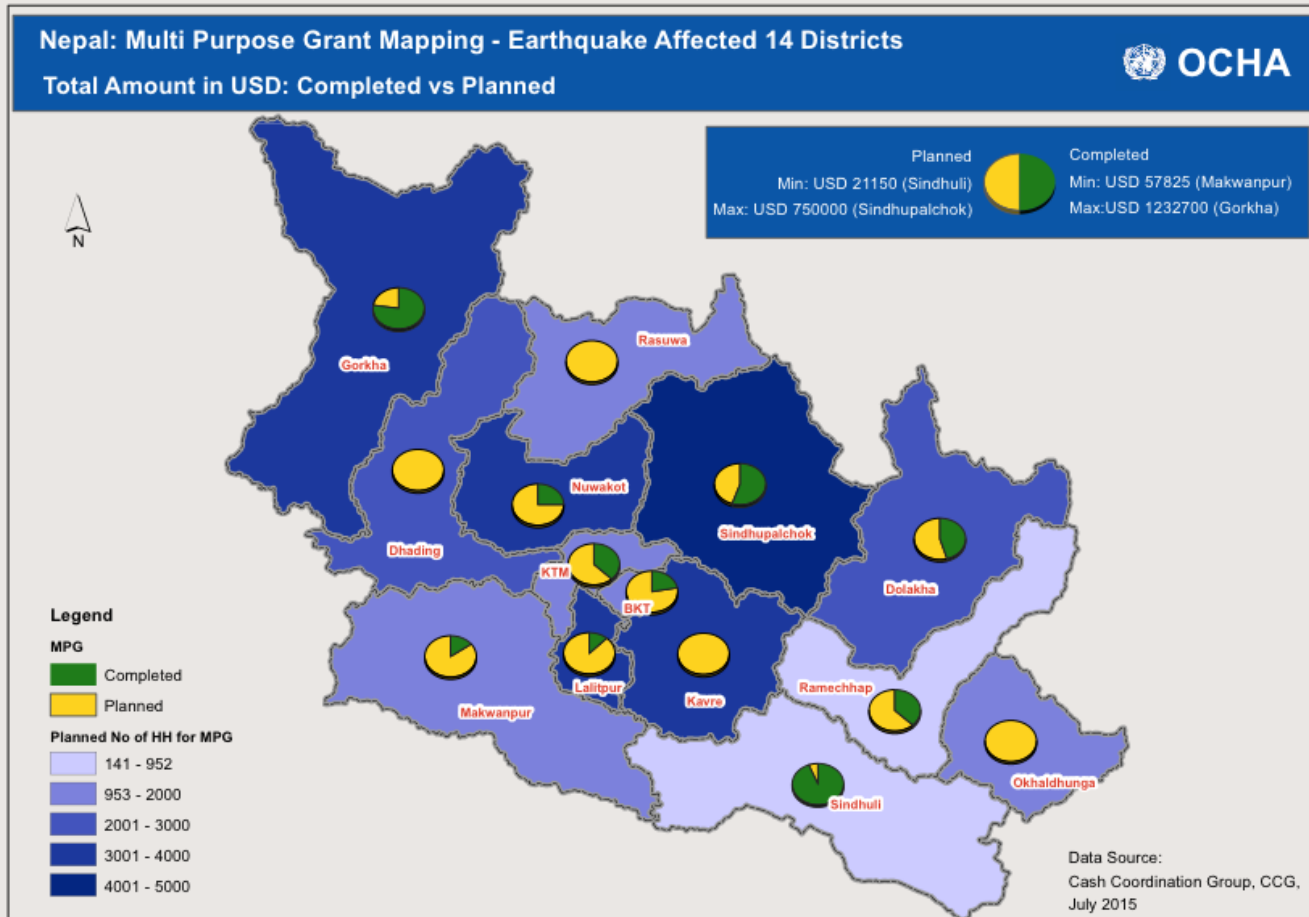
# CCG – Nepal 2015



## Current CCG projects: Bi-weekly

- Tracking and mapping of the Multi-Purpose Grants
- Cash Feasibility Mapping: Market functionality and presence of (functioning) FSPs.
- Market monitoring (price-/availability data)
- Collecting data on Cash-for-Work rates and conditionalities
- "Cash policies" (district level)
- Aggregate demand

# Multi-Purpose Grants (mid-July 2015)



# Cash Feasibility Mapping



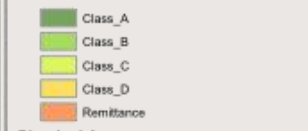
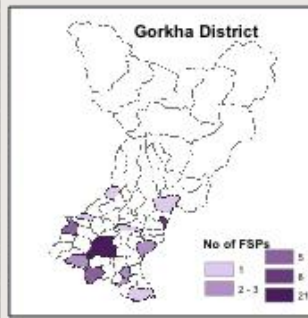
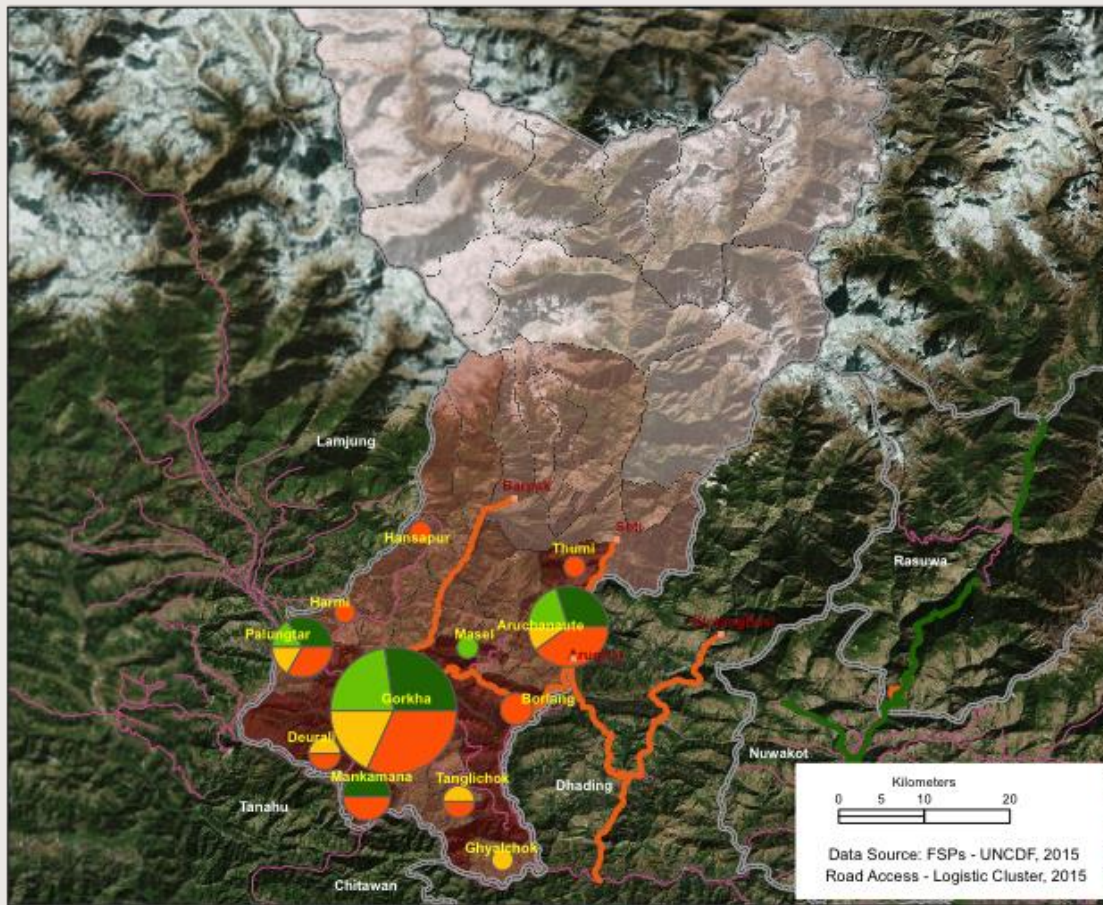
## 2. Financial Service Providers (FSPs) By Type

Gorkha District: Financial Service Providers, FSPs By Type								
District	VDC/Municipality	Class A	Class B	Class C	Class D	Remit Companies	Total	
Gorkha	Aaruchanaute	3	2	0	1	4	10	
Gorkha	Borlang	0	0	0	0	2	2	
Gorkha	Deurali	0	0	0	1	1	2	
Gorkha	Ghyalchok	0	0	0	1	0	1	
Gorkha	Hansapur	0	0	0	0	1	1	
Gorkha	Harmi	0	0	0	0	1	1	
Gorkha	Manakamana	2	0	0	0	2	4	
Gorkha	Masel	0	1	0	0	0	1	
Gorkha	Palungtar	2	1	0	1	2	6	
Gorkha	Prithvinarayan Municipality	6	5	0	4	7	22	
Gorkha	Tanglichok	0	0	0	1	1	2	
Gorkha	Thumi	0	0	0	0	1	1	

There are 55 VDCs in Gorkha district without presence of any type of financial service providing institution

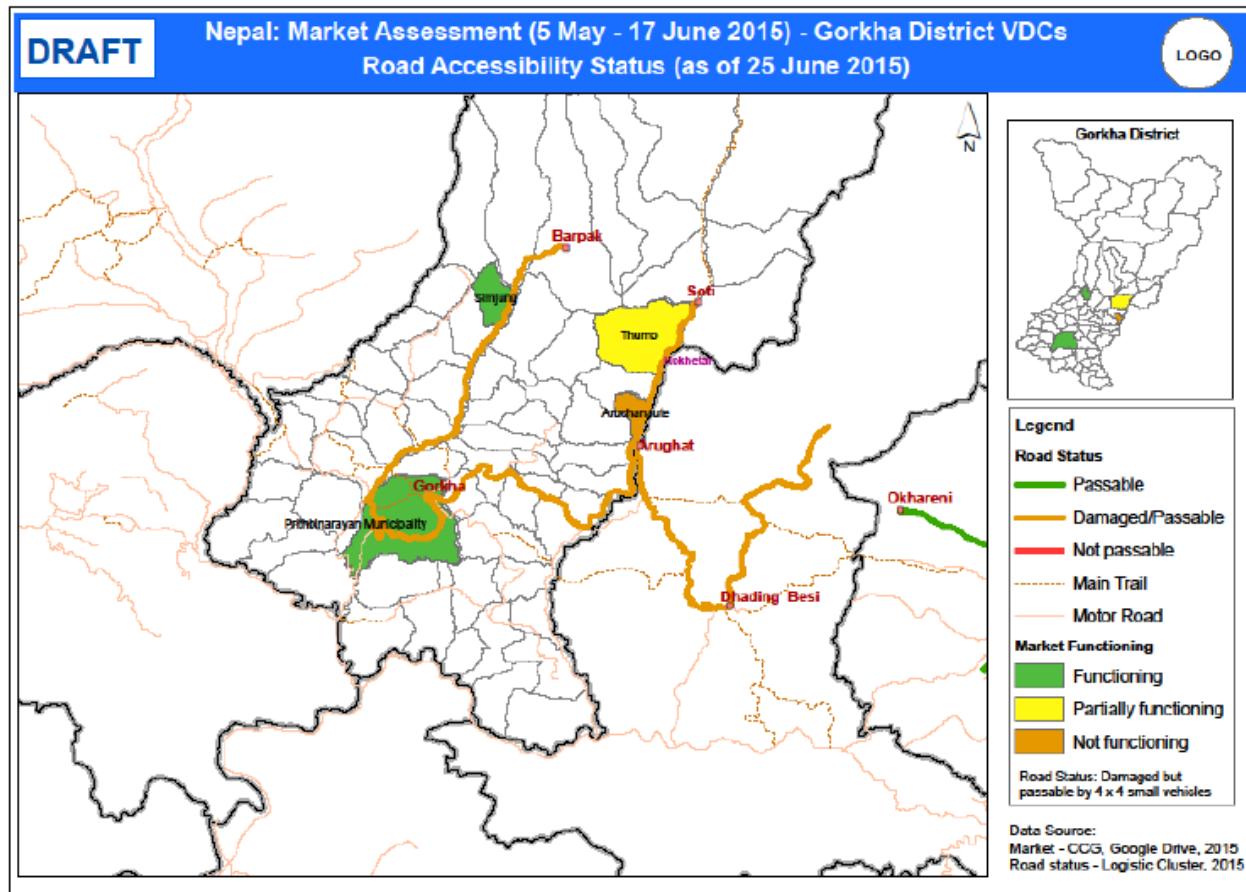
# Cash Feasibility Mapping

Nepal: Financial Service Providers by Category and Road Status (as of 15 July 2015)  
Gorkha District



# Cash Feasibility Mapping

## 3. Location Map: Market Status



# Market monitoring



Category	Specification	Availability/code	Unit size	Price
Grocery (mandatory)	Rice, coarse (MEB)*		1 kg	
Grocery (mandatory)	Rice, medium quality		1 kg	
Grocery (mandatory)	Black gram (black lentils)/broken (MEB)		1 kg	
Grocery (mandatory)	Soya Vegetable Oil/cheapest (MEB)		1 litre	
Grocery (mandatory)	Salt/iodized (MEB)		1 kg	
Grocery (mandatory)	Sugar/cheapest		1 kg	
Grocery (mandatory)	Spinach (dark, green leaves) (MEB)		1 bundle	
Grocery (mandatory)	Eggplant/aubergine (MEB)		1 kg	
Grocery (mandatory)	Potato (red potato)		1 kg	
Grocery (optional)	Cowmilk, fresh** (MEB)		1 litre	
Grocery (mandatory)	Egg/commercial		1 piece	
Grocery (mandatory)	Bathing soap/for body wash/cheapest (MEB)		1 piece	
Grocery (mandatory)	Laundry soap/cheapest (MEB)		1 bar	
Grocery (mandatory)	Sanitary napkins/cheapest brand (MEB)		1 package	
		# of napkins in the pck		
Hardware (mandatory)	CGI-sheet, 26 gauge, "High quality".		1 piece	
Hardware (mandatory)	CGI-sheet, 26 gauge, "Medium quality".		1 piece	
Hardware (mandatory)	CGI-sheet, 26 gauge, "Low quality".		1 piece	
Hardware (mandatory)	Tarpaulin, "High quality"		1 piece	
Other informant (optl)	Fuel, petrol		1 litre	
Other informant (optl)	Fuel, diesel		1 litre	
Other informant (optl)	Cowmilk, fresh, private sellers		1 litre	
Other informant (optl)	Actual daily rate, casual labour		1 day	

# CCG – Nepal 2015



## What we do on:

- Collecting data on Cash-for-Work rates and conditionalities
- "Cash policies" (district level)
- Aggregate demand

# CCG – Nepal 2015



## Other CCG projects.:

- M&E: “PDM-plus” exercise for MPG and shelter grants
- Scoping: Arrange training and "lessons learned" workshops with the Cash Learning Partnership (CaLP).

# CCG – Nepal 2015



## Next?

- Support the Shelter Cluster on a market assessment for reconstruction material?
- Crash-Course in Cash-Based Responses? (on demand)

# CCG – Nepal 2015



## CCG- Google Drive:

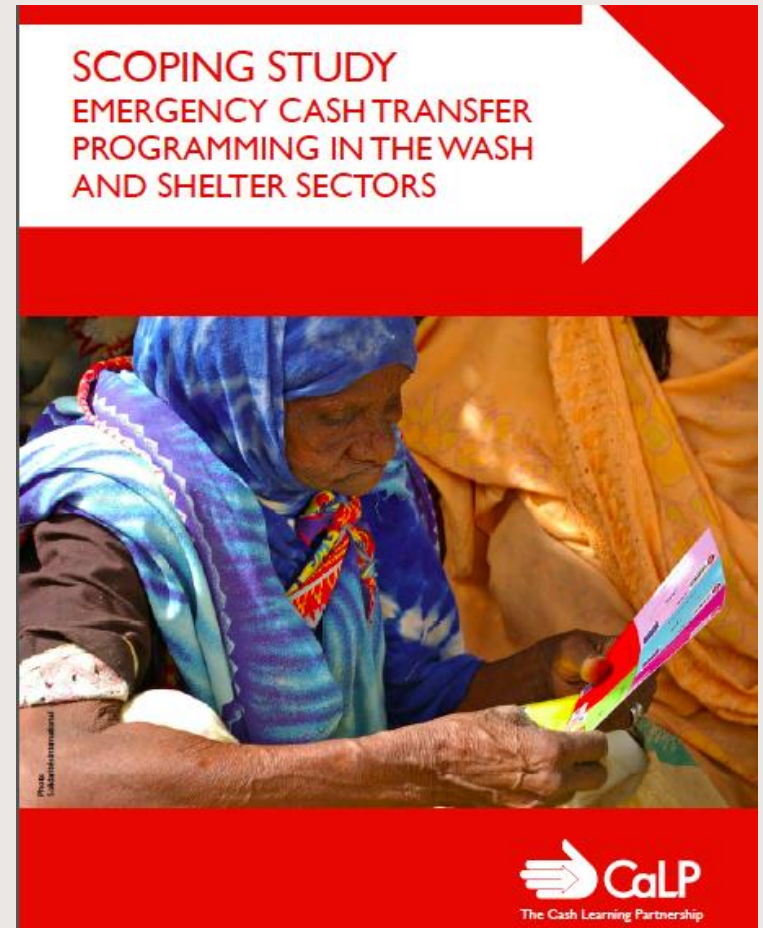
- [https://drive.google.com/folderview?id=oB\\_zJWeXYkACfm5nMFJ5bXhCNEsoZoQyYUdUZDAxZo1TUnRQN3EobTdlbTNiSkpGboJjbms&usp=sharing](https://drive.google.com/folderview?id=oB_zJWeXYkACfm5nMFJ5bXhCNEsoZoQyYUdUZDAxZo1TUnRQN3EobTdlbTNiSkpGboJjbms&usp=sharing)

# CCG – Nepal 2015



## CBR Open Library (Cash-Based Responses)

- <https://www.dropbox.com/sh/4084okhgscrz8it/AAA2Exs6FN4hSH7ziJ8x5Ic4a?dl=0>





# Presentation on

# CASH DISTRIBUTION

By  
CHRISTIAN AID NEPAL

Presented by  
Ranjeet Singh Rawat  
Shelter Coordinator

Christian Aid and Partners are responding to the recovery needs across 4 districts of Nepal.

The key humanitarian partners are :

- Lumanti (Dhading)
- Practical Action (Gorkha and Dhading)
- Focus Nepal (Dhading)
- Clean Energy Nepal (Sindhupalchok)
- Lutheran World Federation (Dholakha)

## Major Response Areas

Rapid Response (26<sup>th</sup> April – 30<sup>th</sup> May 2015-Completed)- 19,600 Households -98,000 Individuals

- Food Provisioning (ready to eat – immediate support, Dry Ration Support)
- Shelter Kits (Tarpaulins – Top & Ground sheet- immediate Support)
- Hygiene Kits
- Purified Drinking Water through Filters – 125,000 Litres per day

Early Recovery Phase (01 June – 30 Nov- continual)- 5,000 Households – 25,000 Individuals

- CASH transfers for livelihoods recovery
- Transitional Shelter Support – CGI Sheet, Tool Kits , Fixtures
- Training and capacity building of Masons and carpenters
- Water Sanitation and Hygiene – WASH surveillance & promotion
- Winterisation

# Packages available for Cash Distribution

## Available Options

- Shelter – NPR 15,000/- or CGI sheet
- MPG – NPR 10,000/-
- Wash – toilet NPR 5,000/-
- Livelihood NPR 7,500/-

## Christian Aid Approach

- Shelter – CGI sheet
- Wash – toilet in kind support – max NPR 5,000/-
- Livelihood NPR 7,500/-

# Status of Cash Package distribution by Christian Aid

## **Livelihood Package** (in follow up to Shelter support)

- Sindhupalchok - voucher based distribution
- Gorkha – Cash distribution scheduled for this week through Cooperative Bank Cash in Envelope
- Dhading –Cash distribution planned through Prabhu Bank, Fund parked with bank for distribution but decision changed by district authority, awaiting for further decision. -Cash in Envelope
- Dolakha – planning to discuss with banks TBC



# Christian Aid Nepal Earthquake Response





## District level variations

### **Sindhupalchowk & Gorkha district**

- Completed CGI distribution for T-shelter
- DDRC permission for cash distribution attained.

### **Dhading & Dolakha**

- CGI for T-shelter is still in progress due to enhanced numbers (from 1000 to 3,000 HHs)
- Livelihoods support (7,500 NPR) - on hold
- Dolakha – assessment is underway

## Cash for work –Issues

- Issues related to target beneficiaries compared to blanket coverage
- Due to Monsoon, Many work such as road repair could not carried out.
- Beneficiaries should be ready to work on minimum wages agreed by DDRC.
- Short duration work.
- Finding of work related to CFW such as infrastructure development i.e. road repair, drainage construction, debris clearance etc.- TBC

## Market Assessment

- Local vendors should be used for distribution
- Should be carried out after assessing the needs of beneficiaries
- Should be provided at a price similar to the current market price and also similar quality
- A mix bag of items should be delivered instead of single item such as – only seeds of 7500 NPR should not be provided.

# Challenges

- Generation of targeted beneficiaries list.
- Social welfare programme (proposed blanket approach) instead of earthquake response program (need based approach) .
- Exclusion of indigenous/marginalised communities.
- Exclusion of beneficiaries who have lost livestock in the earthquake.

## **Recommendations**

- **Focus: Earthquake response program instead of social welfare program**
- **Distribution of MPG through Banks/Cooperatives and Cash for work used for infrastructure development of VDC.**
- **Equal distribution of work among beneficiaries**
- **Gender inclusion- CFW programs for women**



Thank You  
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# Partners Forum: Cash for shelter

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DCA Cash for shelter Programme

**actalliance**

**Wednesday 12 August 2015**

*By Rita Dhakal Jayasawal, Cash Team Leader and Head of  
Humanitarian Response and  
Lalit Bahadur Thapa, Cash Officer,  
DCA, South Asia*

# Overview of DCA CTP

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**Name of Project:** Earthquake Emergency Response Project (EEP)

**Objective:** To provide cash top up for **temporary shelter** to EQ affected families in Gorkha, Dhading, Lalipur and Bhaktapur districts

## Partners and Geographical coverage

1. ECO Nepal : **Gorkha** (Baguwa, Tanlingchowk & Dhawa VDCs),
2. FAYANepal: **Dhading** (Salang, Nalang and Khari VDCs),
3. FSC Nepal : **Lalitpur** (Jharuwarashi VDC and selected wards of Mahalaxmi Municipalities and **Bhaktapur** (Selected wards of Mahamanjushree, Chagunaryan & Madhyapur Thimi Muni.)

# Households-Family and beneficiaries reached

Total household/families reached : 10,451/55,000 people

(2448 HHs @15,000.00 and 8003 HHs @ 10,000.00)

Total budget: NPR 116,750,000.00 (1.16 million USD)

Beneficiaries selection/targeting criteria:

Cash 'A' grade card holders who has received NRs. 15,000 from government (*blanket in the beginning and targeted later*)

Priority group: Single women, Elderly, Dalit, marginalized families, People with disabilities etc



# ◊ overall observations

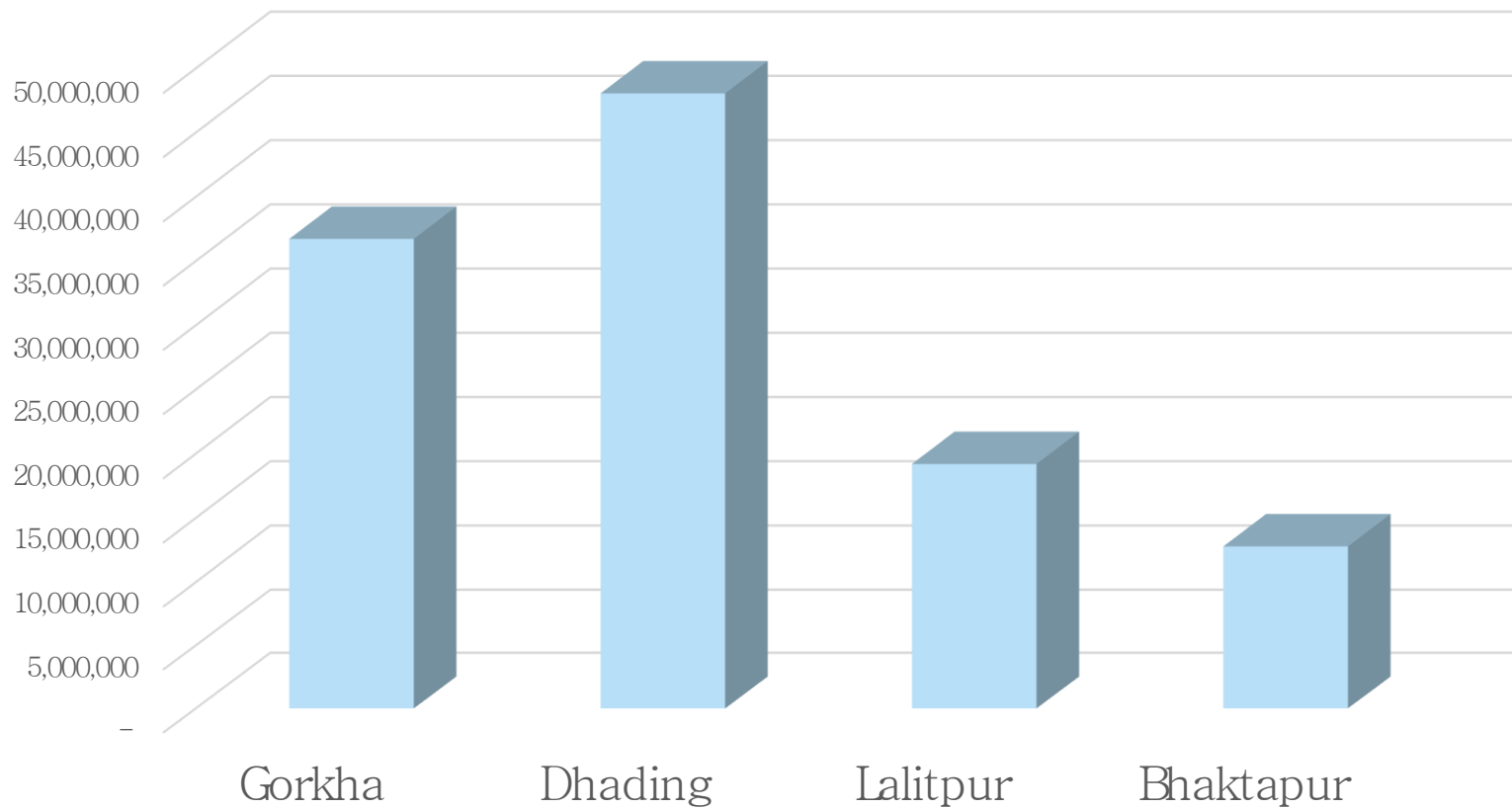
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1. Beneficiaries committed and have used the cash to buy addition shelter items like CGI sheets, nail hooks, woods etc.
2. People mobility to markets has increased due to cash flow.
3. Team work and coordination among the involved agencies including government made the programme a success.
4. Appreciated by most of the beneficiary “if it was CGI sheets, we would have sell it to buy other needed things as we have managed it already” a beneficiary from Salang VDC Dhading

# Distribution of cash by district

## Distribution of cash for shelter per district



# What was different in our CTP?

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## Before distribution: Preparedness paid

- Oriented authorities at various level on the modality and received DDRC consent for cash distribution
- Collected, verified and finalized beneficiaries name list with mobile numbers in coordination with VDCs/Municipalities/WCFs
- Organized meeting with VDC political mechanism to agree on the date/time, distribution points/venue, problem solving mechanism/Complaints handling system, needs of security force roles and responsibilities
- Oriented staff of implementing agencies and organized simulations one day before distribution
- Cash team was accompanied by WASH and psychosocial care staffs as well to take the opportunity to provide comprehensive support.

# What was different in our CTP?



**During distribution:** Use of trained staffs and additional volunteers helped

## *Crowd control and beneficiaries que management*

1. **Que management** (various methods such as token system, queue system and name call system was applied)
2. **ID Card & documents verification** by representative of Ward Citizen Forum and partner's staffs
3. **SMS and e-voucher verification** by Hello paisa to issue **cash slip**
4. **Sign on receipt** and fill up support information on ID card
5. **Individual photo shooting** with ID card for the record
6. **Cash hand over** from the bank counter by bank staffs

# What was different in our CTP?

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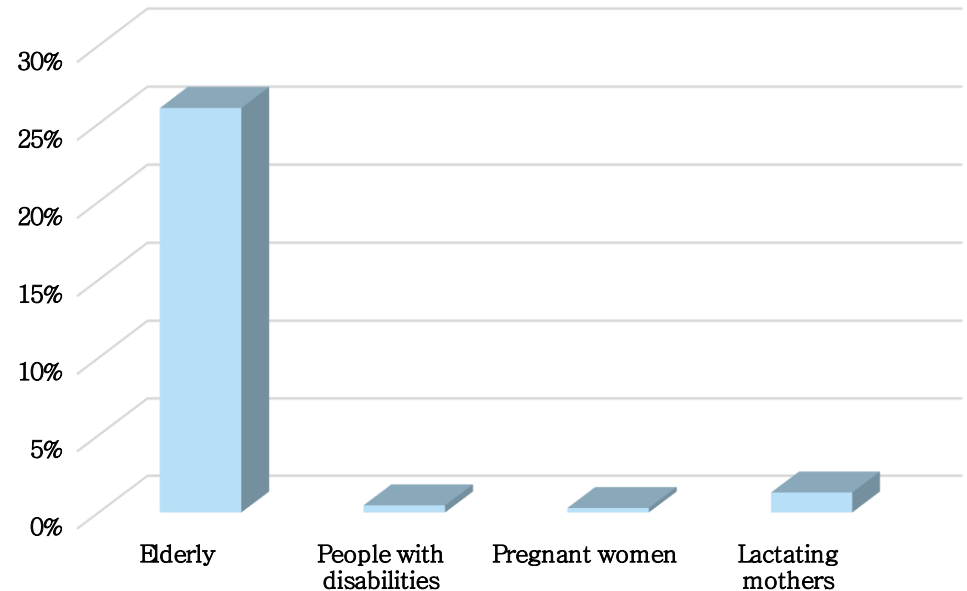
## After distribution

1. Review and adjustments of learning from the day of distribution among the staffs of DCA implementing partners, banks and hello paisa
2. Documentation and sharing to concerned district government, CCG and shelter clusters
3. Sharing among the CCG, Shelter cluster and websites at national level

# Interesting facts

1. Maximum 976 households received the cash in a single day/distribution center. In average, beneficiaries received cash every 28 seconds.
2. There are around 14 % female headed and about 86 % male headed households. However, about 34 % female received the cash. It means around 34 % cash went to hand of female.
3. Senior citizens, physically disabled, pregnant women and lactating were given special priorities during the cash distribution.

Participation of vulnerable groups in CTP-Shelter



## Interesting facts...

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4. In each distribution point, a **children playing center** was established to allow mothers who didn't have anyone to take care of their children at home while receiving the cash. Toys, chocolates and balloons were placed in those centers. **At least 252 children played in our centers.**
5. Dhading cash distribution to **4,805 families** was done without using the security forces.
6. **67 members of Ward Citizens Forums, 13 VDC/ ward secretaries from 7 VDCs and 4 municipalities actively involved and provided full support and took ownership.** Political parties greatly involved/supported for the distribution process at all places.
7. Total **22 cash distribution** points were established **across 4 districts.**

# The Innovations used

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## Involvement of private sectors in disaster response

1. **Mobile phone** cash transfer system of Finaccess Private Limited (Hello Paisa) was used for cash transfer in humanitarian response (never used before in Nepal)
2. **Involvement of 'A' grade Banks** i.e. Prabhu & Civil Bank in humanitarian cash transfer programme
3. **Transparency:** Involvement of multi agencies to ensure transparency and orientation on technology
4. **Use of distant e-monitoring system of CIP:** Access on uploaded list of beneficiaries from globally by using user ID and password.

# Difficulties and challenges

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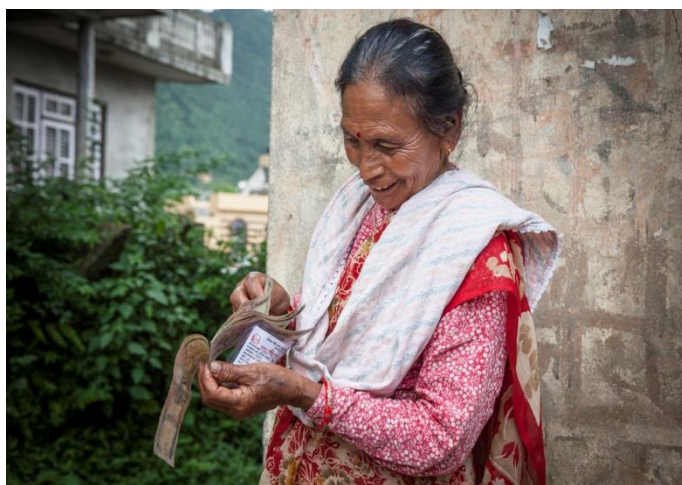
- Wrong names on the card issued –manual errors
- Real earthquake victims left out due to lack of ID card
- Network problems for SMS and e-voucher transmissions
- Challenges to avoid the ID card holder though they are not real victims but have 'A' grade ID card
- **Season (monsoon):** Heavy rain fall or sunlight disturbed the cash distribution however protective measures were applied.
- **Security management:** Limited police forces were deployed in the distribution points even it was humanitarian support. We did not deploy forces in Dhading
- **Nepal band:** Nepal band disturbed us for the preparation works in Dhading
- **Political tag:** A few political parties tried to tag the support like their own

# Story from the field...

Khaimo Tamang, 50, is from Singar Tolof remote Lalitpur. The recent earthquake have damaged her house and also got her leg broken. She received cash relief support of NPR 10,000 provided by DCA in collaboration with its international and local partners. She said "I don't have to worry from now on for me and my 4K living during now as I have 25,000 now and will be enough for temporary shelter"



# Photos from the field... .



Post Distribution Monitoring (PDM)

Cash for livelihood/permanent shelter/MPGs to 1000 families

# WhatNext.. PDM

PDM in Gorkha will start from next week

1. PDM plan is ready, application loaded in the mobile phone through ICCO AKVO platform
2. Consulted with CCG
3. Partners staffs trained
4. Data could be shared with CCG PDM app

akvo Post Distribution Form...

EVERY INFORMATION HOUSEHOLD IDENTIFICATION GENERAL ASSISTANCE

1. Among all persons living under this roof, are you the head of the household, the one who takes decisions and make sure that all important needs are met (food, rent, healthcare, work, etc.)?\*

Yes

No

2. Is the respondent the person who received the cash?\*

Yes

No

SAMSUNG DUOS

akvo Post Distribution Form...

OMPLAINTS GEOLOCATION AND PHOTOS SUBMIT

1. Geolocation\*

Lat \_\_\_\_\_

Lon \_\_\_\_\_ Acc: \_\_\_\_\_

Height \_\_\_\_\_

Check Geo Location

2. Photo 1\*

Take Photo

3. Photo 2\*

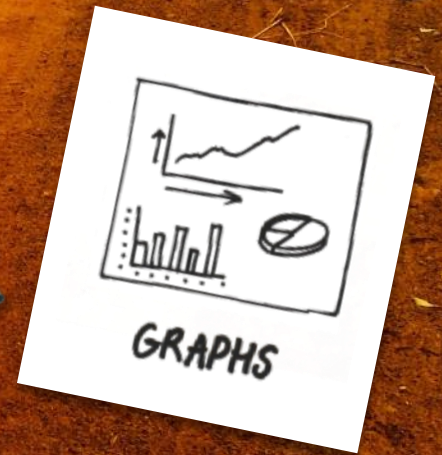
Take Photo

Next

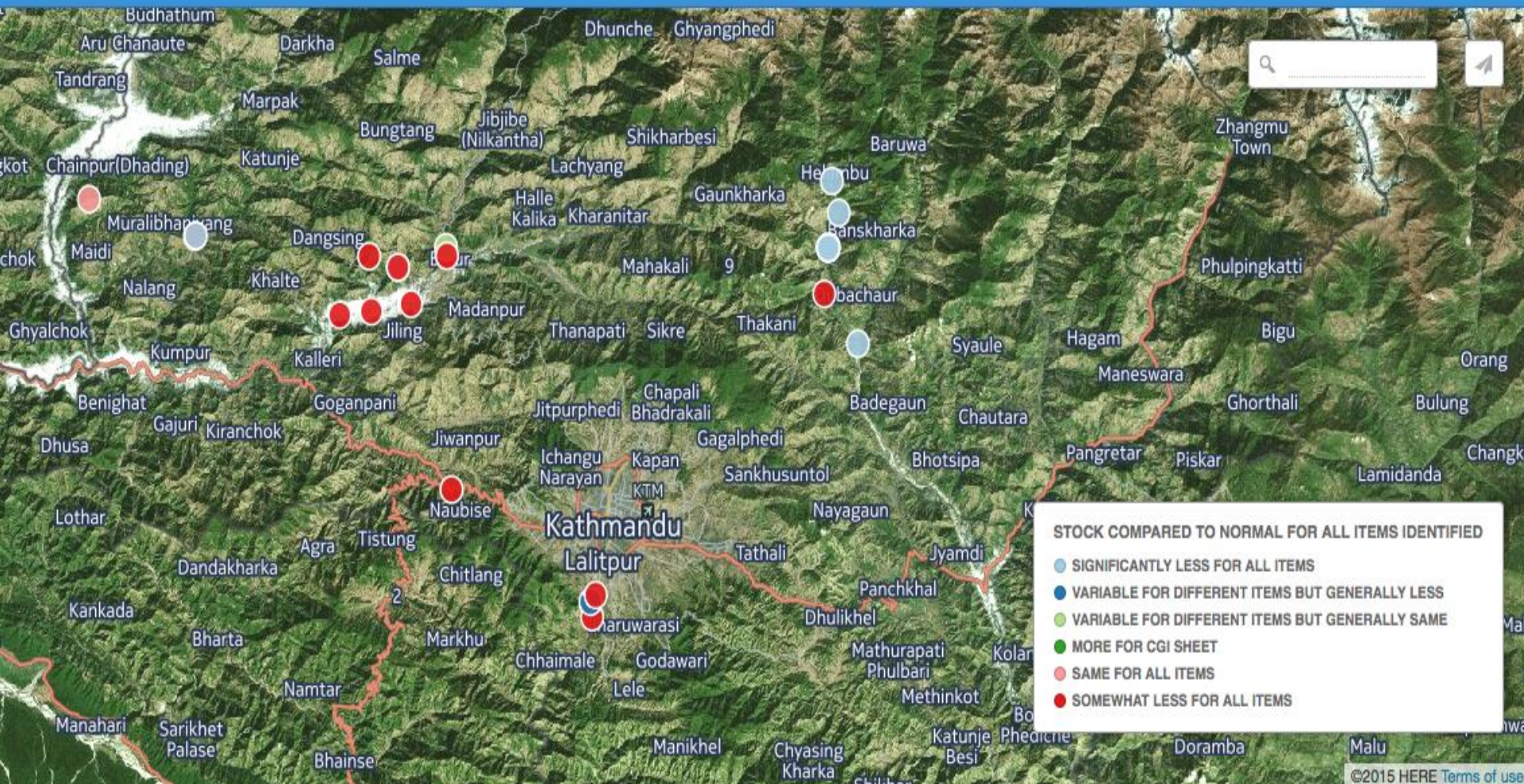
how it works ...



public or private



you can collect data offline!

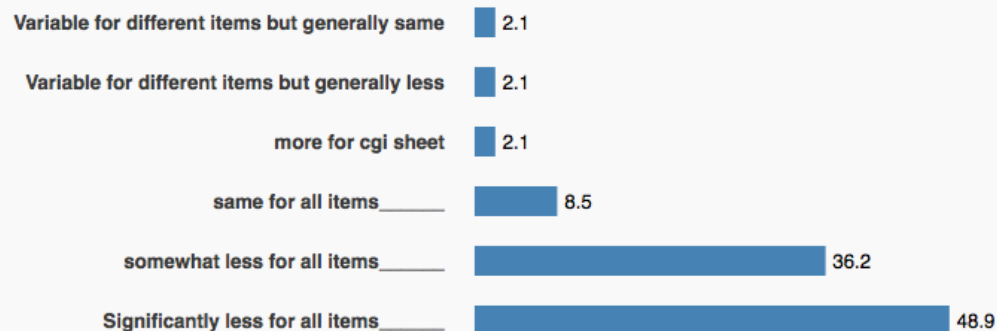


## Chart Builder

ICCO Nepal Nepal Earthquake 2015 Final Market Assessment survey form  
 Rapid Market Assessment How do these stocks compare to normal for all items identified ?  
 Chart Type: Horizontal bar chart **BUILD CHART**

### How do these stocks compare to normal for all items identified ?

#### Percentage



Thank you and namaste

# W H Y M o b i l e p h o n e b a s e d c a s h t r a n s f e r ? ?



Accountability

In many levels & aspects / much more effective in controlling fraud / duplication

Transparency

Very clear and transparent process, enhances belief in the process

Direct channel

Presents an opportunity to interact DIRECTLY with beneficiaries, opens up other possibilities

Security

Other factors, “X” factors are not known to encashment points, additional layers can be added!

Reliability

Of course context dependent – but has been good enough even though Telecom not 100%

Efficient / Rapid

100s of thousands SMS can be dispatched in minutes [context dependent – challenges]

Inclusion / Access

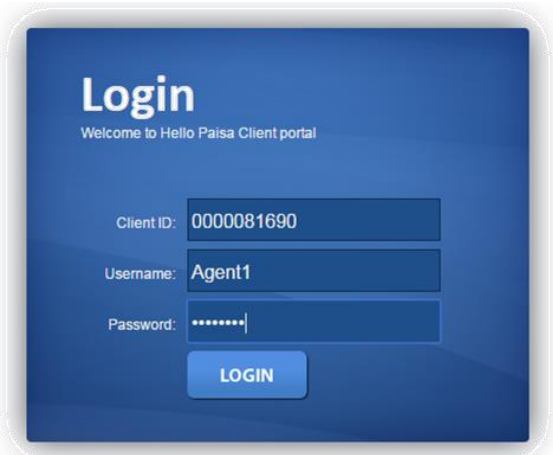
Current / urgent need can lead to acceptance of channels that traditionally difficult – and thus moving to financial inclusion / access in the next phases becomes easier !

# W H Y M obile phone based cash transfer... ???



Online Tracking

Due to digital nature of such transactions, online monitoring at office / HO level possible!



## Transaction Report

[Logout](#)

Start Date:

End Date:

Date	Transaction Id	Transaction Trace Id	Particulars	Service	DEBIT	CREDIT	Balance
03-JUN-15 12:00:00.000000000 AM	0	0	Opening Balance as on 03-JUN-15		0.00	0.00	0.00
03-JUN-2015 01:06:28	2317823	0002232409	Received from Finaccess Private Ltd.	Voucher Cashout [with Mobile#] Voucher No:654687	0.00	15000.00	15000.00
03-JUN-2015 01:06:28	2317824	0002232409	Commission Received	Voucher Cashout [with Mobile#] Voucher No:654687	0.00	0.00	15000.00
03-JUN-2015 01:06:37	2317833	0002232418	Received from Finaccess Private Ltd.	Voucher Cashout [with Mobile#] Voucher No:809834	0.00	15000.00	30000.00
03-JUN-2015 01:06:37	2317834	0002232418	Commission Received	Voucher Cashout [with Mobile#] Voucher No:809834	0.00	0.00	30000.00
03-JUN-2015 01:06:27	2317839	0002232423	Received from Finaccess Private Ltd.	Voucher Cashout [with Mobile#] Voucher No:947292	0.00	15000.00	45000.00



**Save the Children**

# Shelter Cluster Partners Forum

Cash for shelter distribution

August 12, 2015

# SC Cash for Shelter Implementation

Cash Transfer | Cash for Voucher



Save the Children



# SC Cash for Shelter Implementation

Cash Transfer | Cash for Voucher



*June 2015* | Cash for Shelter distribution conducted through **cash in envelopes** to 2,300 HHs at a value of 15,000 NRs each to affected families in the VDCs of Masel and Tandrang (Gorkha).

*Eligibility* | based on government classification of HH and as requested by DDRC.

Temporary Structure			Permanent Structure		
x	✓	✓	✓	✓	✓
Minor Damage	Partial Damage	Full Damage	Minor Damage	Partial Damage	Full Damage

*Verification* | conducted by SC and partner with ward leaders & community members



# SC Cash for Shelter Implementation

Cash Transfer | Cash for Voucher



Save the Children



Stakeholder meeting before the cash distribution



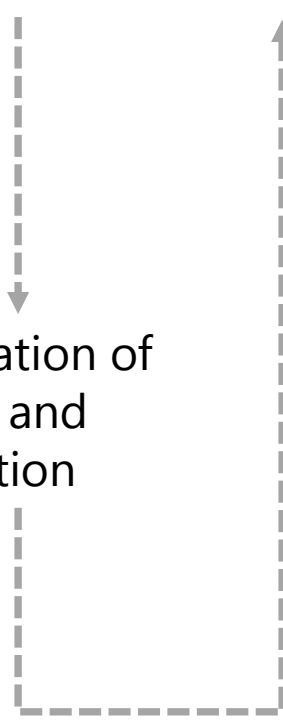
Registration of names and verification



Verification of Citizenship card with EQ ID card



Cash counter for delivery of cash in a sealed envelope



# SC Cash for Shelter Implementation

Cash Transfer | Cash for Voucher



Save the Children



Recipients  
signing for the  
cash receipt



Signature of  
cash receipt



"Help Desk"



Information  
everywhere!  
English and Nepali

# SC Cash for Shelter Implementation

Cash Transfer | Cash for Voucher



## MEAL "Information sharing form"

### INFORMATION SHARING FORM

**Introduction:** Save the Children is committed to providing timely, relevant and clear information about our organisation and the work we do with children, communities and partners. In order to answer your questions below.

	Aligned to the government's own safety net programme ie. SCI filling a gap.
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MEAL team will compile the consolidated format and information and can contact partners, children and community.

### FINANCE

How much will the project contribute to the community?	15,000NPR/HH (shelter needs)
What will the community agree to contribute (in cash kind)? (if any)	n/a

How we propose to target groups:	No plan for next month.
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### HOW PEOPLE CAN BE INVOLVED IN THE PROJECT

Information on significant changes to the project:	<p>Dates and locations of key activities, including meetings: <b>Distribution plan still being developed by the partner</b></p> <p>Current agreement with the community on their involvement: <b>Consult Dipti Hingorani (contact below)</b></p> <p>How we propose to monitor and evaluate what we achieve together: <b>During Distribution: There will be SCI/partner (including MEAL) presence during distribution.</b></p> <p><b>Post Distribution: SCI/Partner PDM; Operations Research.</b></p>
Progress report – 1 month progress this month plan for next month:	
Contact details for general queries:	Dipti Hingorani (D.Hingorani@savethechildren.org.uk)

### Frequently Asked Questions

Please help us develop a list of FAQs about your project. This will be used by the Accountability Assistant who manages the accountability telephone line. Please feel free to add more questions as you deem fit.

## "Financial Check lists"

### Financial Controls Checklist for Partners

Name of Partner:

Address:

S. No.	Areas for monitoring and review	Y/N	Remarks (attach details with supporting documents as necessary)
1	Sufficient and appropriate supporting documents in payments		
2	Authorization by designated persons		
3	Up to date record keeping		
4	Cash count and custodian		
5	Cash balances are maintained properly		
6	Recorded balances are exists		
7	Reconciliation		
8	Safe (vault)		
9	Inspection of books		
10	Signatories (names)		
11	All the cash is recorded timely		
12	Is sufficient?		
13	Other support		
14	Office building		
15	Key staff turnover		
16	Distance from		
17	Facilities at cash		
18	Nearest security post		
19	Vehicle facilities		
20	Financial Policy Segregation		

21	Fraud, corruption or loss		
22	Previous experience in Cash Transfer Programming		
23	Previous experience in GIK Transfer Programming		
24	Liquidity status		
25	Membership in local bodies/networks		
26	Audit reports, Annual Report		
27	Area coverage within district		
28	Organizational reputation		

Y: Yes, N: No

End of document ■

## "Standard Operating Procedures"

### Save the Children Nepal/Partner Standard Operating for Procedures (SOP) for Cash Transfer Project - Gorkha

Blue are key documentation

This SOP covers the procedures beginning from the cash transfer from Save the Children International Nepal's (SCI) bank account, handling the cash by the Partner and Bank for extra services outside of the ordinary.

**Pre-requirement:** Following Nepal to the Partner and Bank for extra services outside of the ordinary.

- Partner in accordance with bank services to move cash for cash transfer project.
- Planning of distribution sites is set out considering crowd management, cash management and SCI/Partner/Beneficiary safety and security is reasonably good. The safety points should include but not be limited to: access, evacuation, physical set up of distribution site, safety of cash box/envelopes, cash counting place for beneficiaries etc. **A safety & security risk mitigation plan** will be produced by the SCI S&S focal person.
- SCI will orientate Partners for preparatory works for cash transfer and SCI policies & procedures.

### Detailed Procedures:

#### Cash transfer from SCI Country Office (CO) to District level:

- A Cash Flow Diagram** (not detailed) will be produced by SCI finance to provide an overview of cash movement between CO, District, Bank/Partner and Distribution site.
- SCI CO will inform the district bank branch/Partner the need for pre-positioned cash.
- Distribution plans** will be produced by Partners, including the cash flow forecast. A **Cash Transfer Authorisation form** (for total CTP

# SC Cash for Shelter Implementation

Cash Transfer | Cash for Voucher



## Issues

- ❌ Misspelled names in beneficiary lists. No transfer can be done without solving this issue.
- ✅ VDC secretary → formal application → approval from DDRC.
- ❌ Cash Limit in distribution of cash
- ✅ To minimize the risk of a security issue a maximum of 400 HHs / day could receive cash
- ❌ Long way for some beneficiaries to come to the distribution points
- ✅ To support the beneficiaries we selected different distribution points and grouped HH by location.



# SC Cash for Shelter Implementation

Cash Transfer | **Cash for Voucher**



**Save the Children**

## *Key points*

- Needs based assessment + Market assessment to identify needs and identify capacity of local/district suppliers.
- Selection and verification of beneficiaries to be done as the “traditional” cash distribution.
- Memorandum of Agreement with service provider for E-Voucher mechanism.
- Information / orientation sessions w/ communities local government and partner staff.

## *E –Cash for Voucher System*

- Creating the system:
  - Predetermine value and time validity.
  - Adjust the system to the selected # of redemptions and/or until the value is totally redeemed.
- Distribution:
  - Electronically with SMS through mobile phones.
  - Printed form for those without mobile phones.
- Itemization of the Products or Goods (list of items/materials)
- Online real Time monitoring tool

Thank you!



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